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Recording Requested By: EquiCredit Corporation

When Recorded Return To:

TO SHOW IN NOTICE FORREST N. A. BACCI 1001 S.W. 5th AVE., # 1660 PORTLAND, OR 97204

SUBSTITUTION OF TRUSTEE

NationsCredit #:7002114473 "FLAGOR" Lender ID:001307/ Klamath, Oregon

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: MICHELE R. FLAGOR, A MARRIED WOMAN AS HER SOLE AND SEPRRATE PROPERTY

Original Beneficiary: FIRST FRANKLIN FINANCIAL CORPORATION Original Trustee: CHICAGO TITLE INSURANCE COMPANY

Dated: 09/29/98

Recorded on 10/06/98 as Instrument No. 67452 Book M98, Page 36798,

In the County of KLAMATH, State of OREGON

Property Address: 1851 Wiard Street, Klamath Falls, OR, 97603

AND WHEREAS, the undersigned, who is the present Beneficiary under said Deed of Trust, desires to appoint a successor Trustee under said Deed of Trust in the place and stead of present Trustee thereunder;

Now therefore, the undersigned hereby appoints FORREST N.A. BACCI whose address is 1001 SOUTHWEST 5TH AVENUE SUITE 1660, PORTLAND, OR 97204 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

NationsCredit Home Equity Services

Corporation

October 24, 2000 On

UP, VICE PRESIDENT

STATE OF Florida COUNTY OF Duval

ON October 24, 2000, before me, STACI R. ROHRBACHER, a Notary Public in and for the County of Duval County, State of Florida, personally appeared J.A. Alsup, Vice President, personally known to me to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Pohlacher Stocia Rohrbacher

Notary Expires: 06/25/2004 #CC948452

STACI R. ROHRBACHER
NOTARY PUBLIC - STATE OF FLORIDA
COMMISSION # CE948452
EXPIRES 6/25/2004
BONDED THRU ASA 1-888-NOTARY1

(This area for notarial seal)

James Raulerson, NationsCredit, P O Box 44136 Mail Code: FL9-015-04-14, Jacksonville, FL, 32231, 904-457-5769 JLR-20001024-0058 ORKLAMA KLAMATH OR BAT: 10923/7002114473 KXORSUB1

> State of Oregon, County of Klamath Recorded 12/05/00, at 10:06 a m. Linda Smith, Fee\$ 2100 County Clerk